Health Insurance in the United States: 2020

Live News Conference
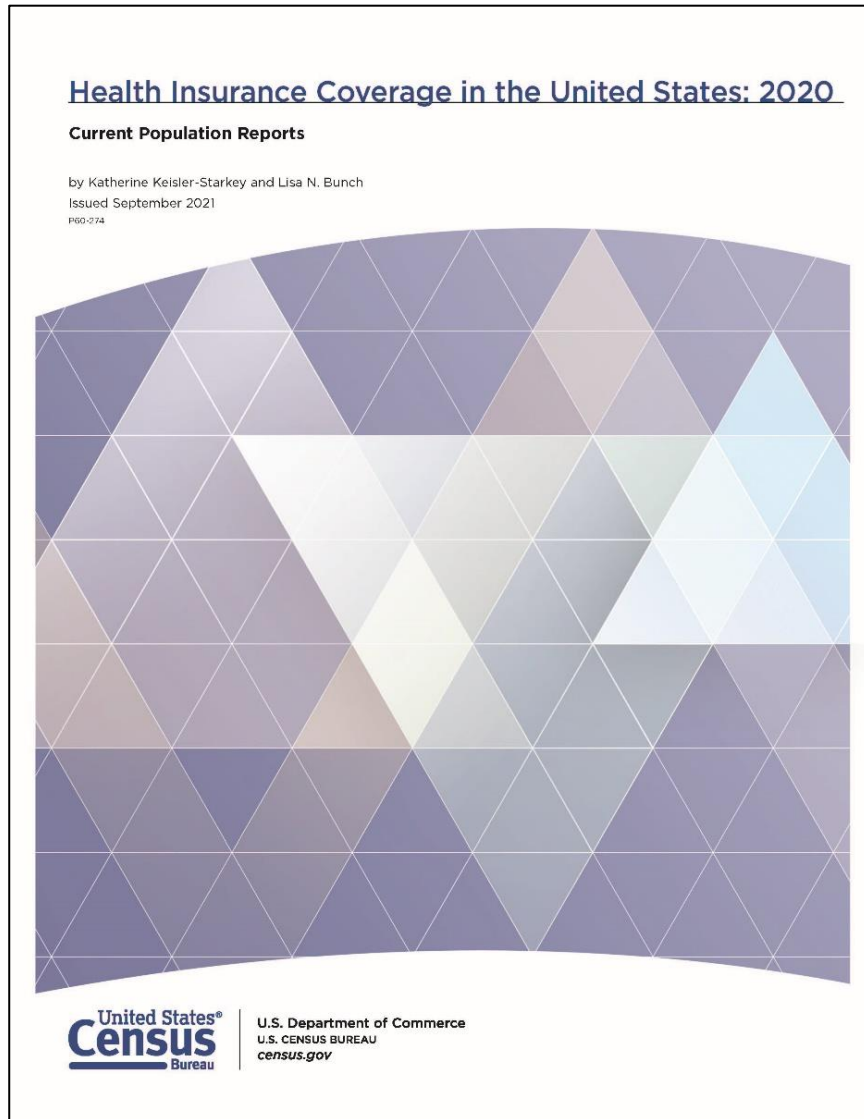
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United States® **Census** Bureau

Health Insurance Coverage

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Employment Characteristics

Highlights: Health Insurance

- The percentage of people without health insurance coverage for the entire calendar year was 8.6 percent in 2020, or 28.0 million people.

- 66.5 percent of people were covered by private health insurance at some point during the year.

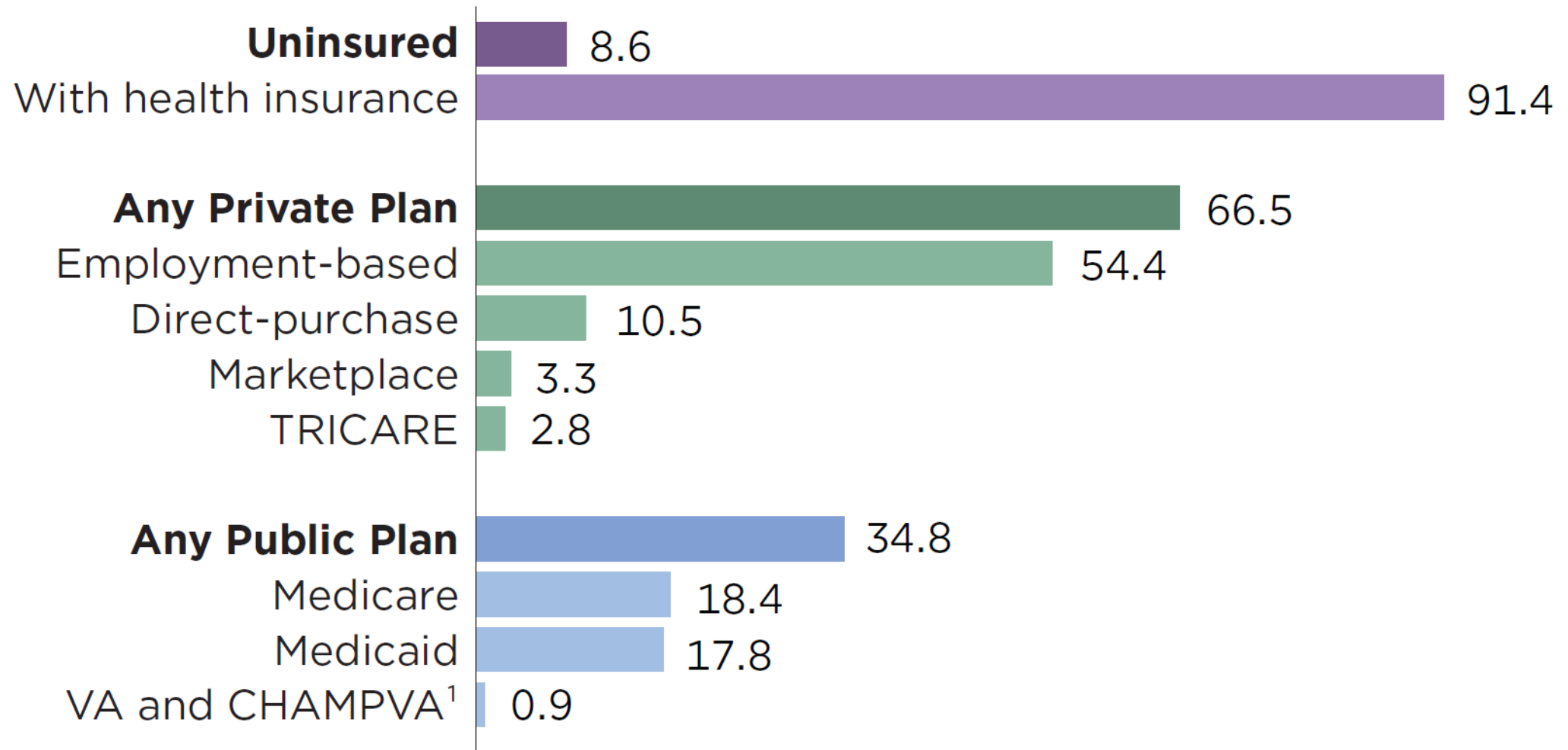- The percentage of people with public coverage was 34.8 percent.

Health Insurance Coverage in the United States: 2020

Current Population Reports

by Katherine Keisler-Starkey and Lisa N. Bunch
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United States® Census Bureau

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Highlights: Health Insurance in 2020

(Numbers in thousands)

Coverage Type	Number	Percent
Uninsured	27,957	8.6
Private	216,532	66.5
Public	113,337	34.8

Note: Numbers in thousands. Population as of March of the following year. Information on confidentiality protection, sampling error, nonsampling error, and definitions is available at <https://www2.census.gov/programs-surveys/cps/techdocs/cpsmar21.pdf>.

Source: U.S. Census Bureau, Current Population Survey, 2021 Annual Social and Economic Supplement (CPS ASEC).

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Percentage of People by Type of Health Insurance Coverage: 2020

Uninsured 8.6

With health insurance 91.4

Any Private Plan 66.5

Employment-based 54.4

Direct-purchase 10.5

Marketplace 3.3

TRICARE 2.8

Any Public Plan 34.8

Medicare 18.4

Medicaid 17.8

VA and CHAMPVA[1] 0.9

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Percentage of People by Type of Health Insurance Coverage: 2020

Coverage Type	2020
	Percent
Uninsured	8.6
With health insurance	91.4
Any Private Plan	66.5
Employment-based	54.4
Direct-purchase	10.5
Marketplace	3.3
TRICARE	2.8
Any Public Plan	34.8
Medicare	18.4
Medicaid	17.8
VA and CHAMPVA[1]	0.9

[1]Includes CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs), as well as care provided by the Department of Veterans Affairs and the military.

Note: The estimates by type of coverage are not mutually exclusive; people can be covered by more than one type of health insurance. Population as of March of the following year. Information on confidentiality protection, sampling error, nonsampling error, and definitions is available at <https://www2.census.gov /programs-

Source: U.S. Census Bureau, Current Population Survey, 2021 Annual Social and Economic Supplement (CPS ASEC).

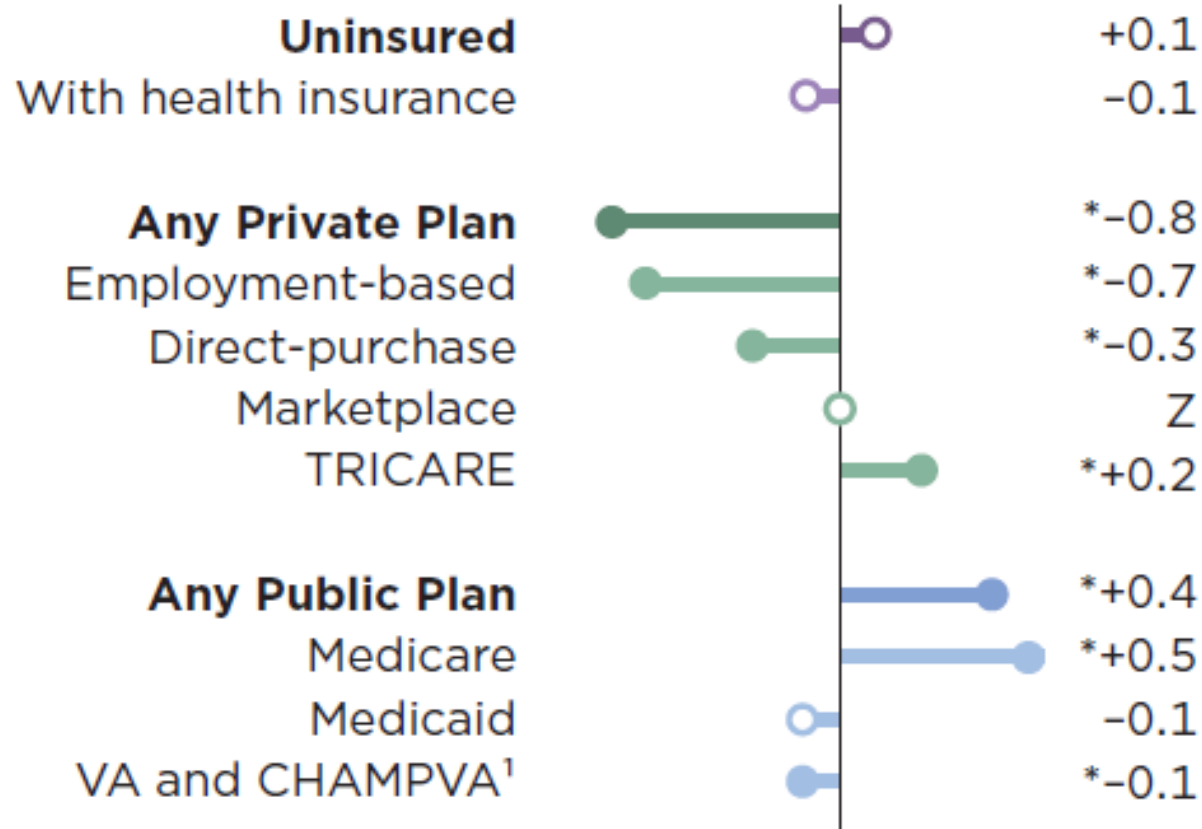# Examining Change in Health Insurance Coverage

Health insurance coverage reflects:

- Economic conditions

- Demographic composition of the population

- Policy environment, such as the Affordable Care Act (ACA)

Effects in 2020:

- Economic shock and recession

- Pandemic restrictions and data collection

- CARES Act; Medicaid expansion (ID, ME, UT)

Percentage Point Change in Health Coverage: 2018 to 2020

Uninsured	+0.1
With health insurance	−0.1
Any Private Plan	*−0.8
Employment-based	*−0.7
Direct-purchase	*−0.3
Marketplace	Z
TRICARE	*+0.2
Any Public Plan	*+0.4
Medicare	*+0.5
Medicaid	−0.1
VA and CHAMPVA[1]	*−0.1

- Between 2018 and 2020, there was no statistically significant change in the uninsured rate.

- Private insurance coverage decreased by 0.8 percentage points between 2018 and 2020.

- There was an increase in public coverage between 2018 and 2020.

*Denotes a statistically significant difference at the 90 percent confidence level between 2018 and 2020.
Z Rounds to zero.
[1] Includes CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs), as well as care provided by the Department of Veterans Affairs and the military.
Source: U.S. Census Bureau, Current Population Survey, 2019 and 2021 Annual Social and Economic Supplements (CPS ASEC).

Percentage Point Change in Health Coverage: 2018 to 2020

Coverage Type	2018		2020		Percentage Point Change
	Percent	MOE[1]	Percent	MOE[1]	(2020 minus 2018)
Uninsured	8.5	0.2	8.6	0.2	0.1
With health insurance	91.5	0.2	91.4	0.2	-0.1
Any Private Plan	67.3	0.4	66.5	0.4	*-0.8
Employment-based	55.1	0.4	54.4	0.3	*-0.7
Direct-purchase	10.8	0.2	10.5	0.2	*-0.3
Marketplace	3.3	0.1	3.3	0.1	Z
TRICARE	2.6	0.2	2.8	0.2	*0.2
Any Public Plan	34.4	0.3	34.8	0.3	*0.4
Medicare	17.8	0.1	18.4	0.1	*0.5
Medicaid	17.9	0.3	17.8	0.3	-0.1
VA and CHAMPVA[2]	1.0	0.1	0.9	0.1	*-0.1

*Changes between the estimates are statistically different from zero at the 90 percent confidence level.
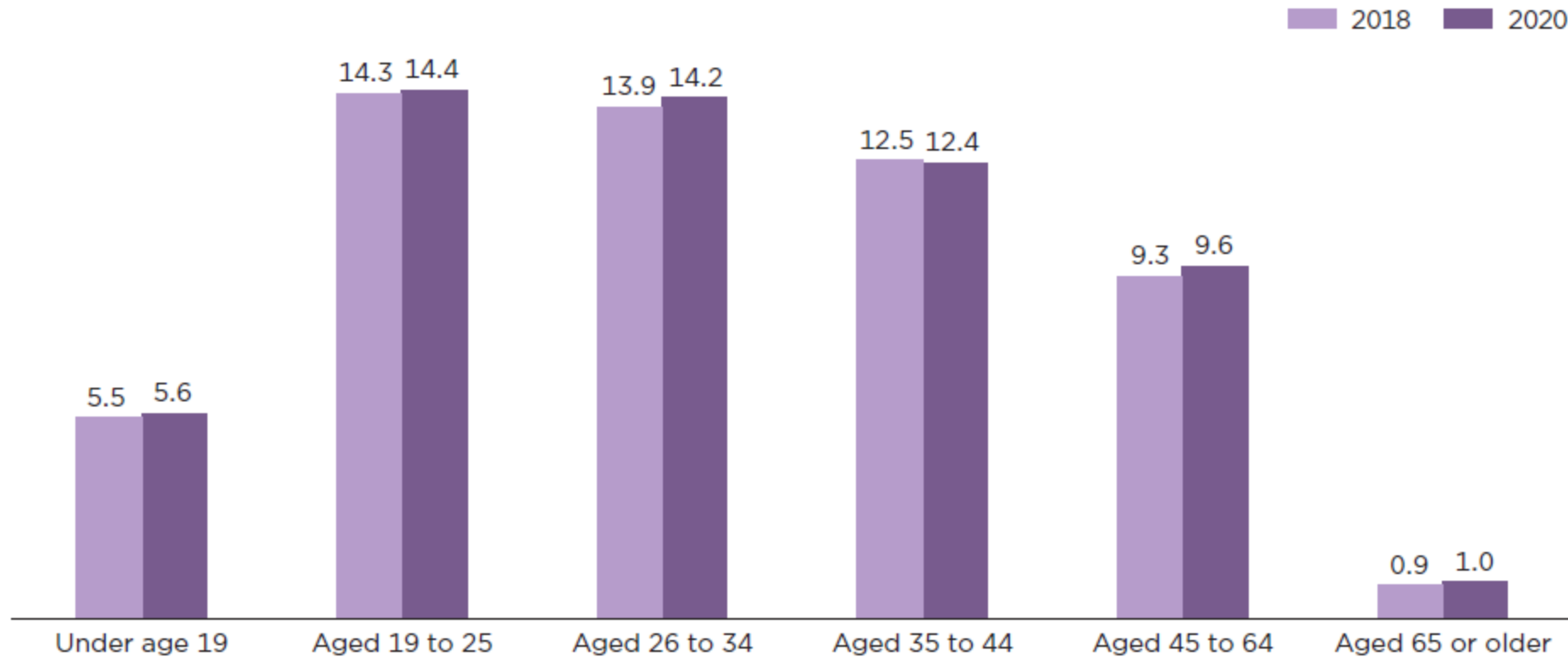
Z Rounds to zero.

[1] A margin of error (MOE) is a measure of an estimate's variability. The larger the MOE in relation to the size of the estimate, the less reliable the estimate. This number, when added to and subtracted from the estimate, forms the 90 percent confidence interval. MOEs shown in this table are based on standard errors calculated using replicate weights.

[2] Includes CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs), as well as care provided by the Department of Veterans Affairs and the military.

Note: Information on confidentiality protection, sampling error, nonsampling error, and definitions is available at <https://www2.census.gov /programs-surveys/cps/techdocs/cpsmar21.pdf>.

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Percentage of People Uninsured by Age Group: 2018 and 2020

There were no statistically significant differences at the 90 percent confidence level between 2018 and 2020.
Source: U.S. Census Bureau, Current Population Survey, 2019 and 2021 Annual Social and Economic Supplements (CPS ASEC).

Percentage of People Uninsured by Age Group: 2018 and 2020

Age Group	2018		2020		Percentage Point Change
	Percent	MOE[1]	Percent	MOE[1]	(2020 minus 2018)
Under aged 19	5.5	0.3	5.6	0.3	0.1
Aged 19 to 25	14.3	0.6	14.4	0.6	0.1
Aged 26 to 34	13.9	0.5	14.2	0.6	0.3
Aged 35 to 44	12.5	0.5	12.4	0.5	Z
Aged 45 to 64	9.3	0.3	9.6	0.3	0.3
Aged 65 or over	0.9	0.1	1.0	0.1	0.1

Z Rounds to zero.

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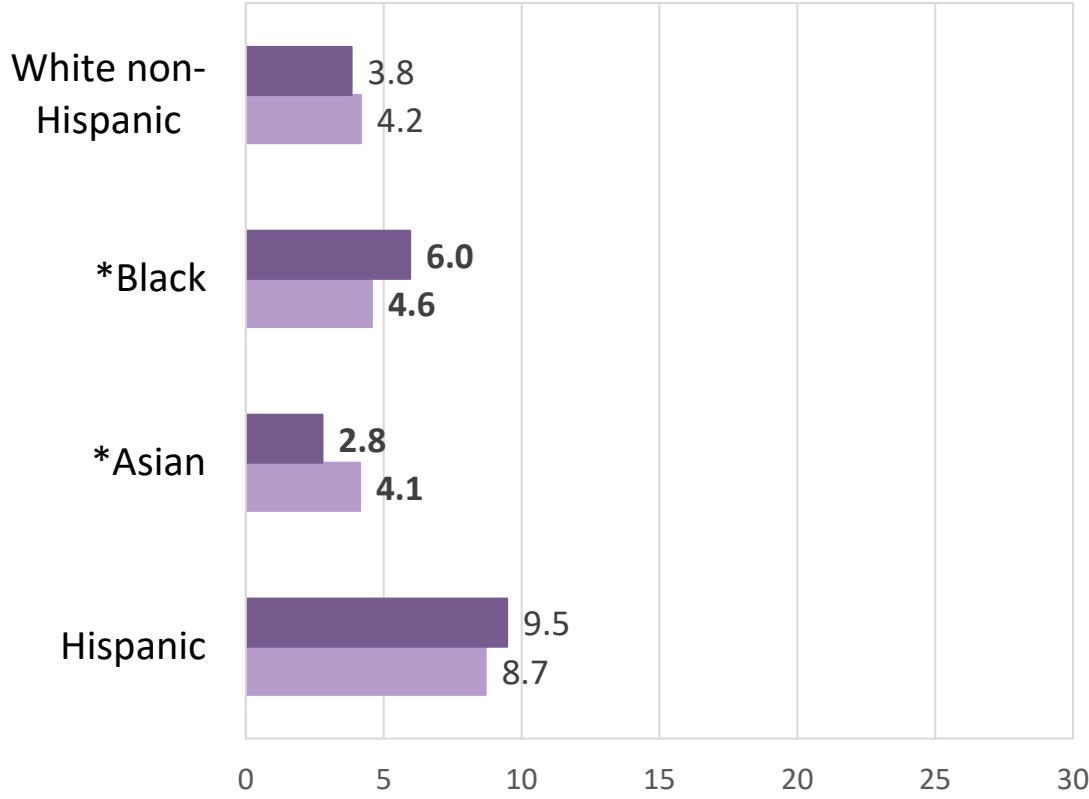
Notes: There were no significant changes between 2018 and 2020 at the 90 percent confidence level. Information on confidentiality protection, sampling error, nonsampling error, and definitions in the Current Population Survey is available at <https://www2.census.gov/programs-surveys/cps/techdocs/cpsmar21.pdf>.

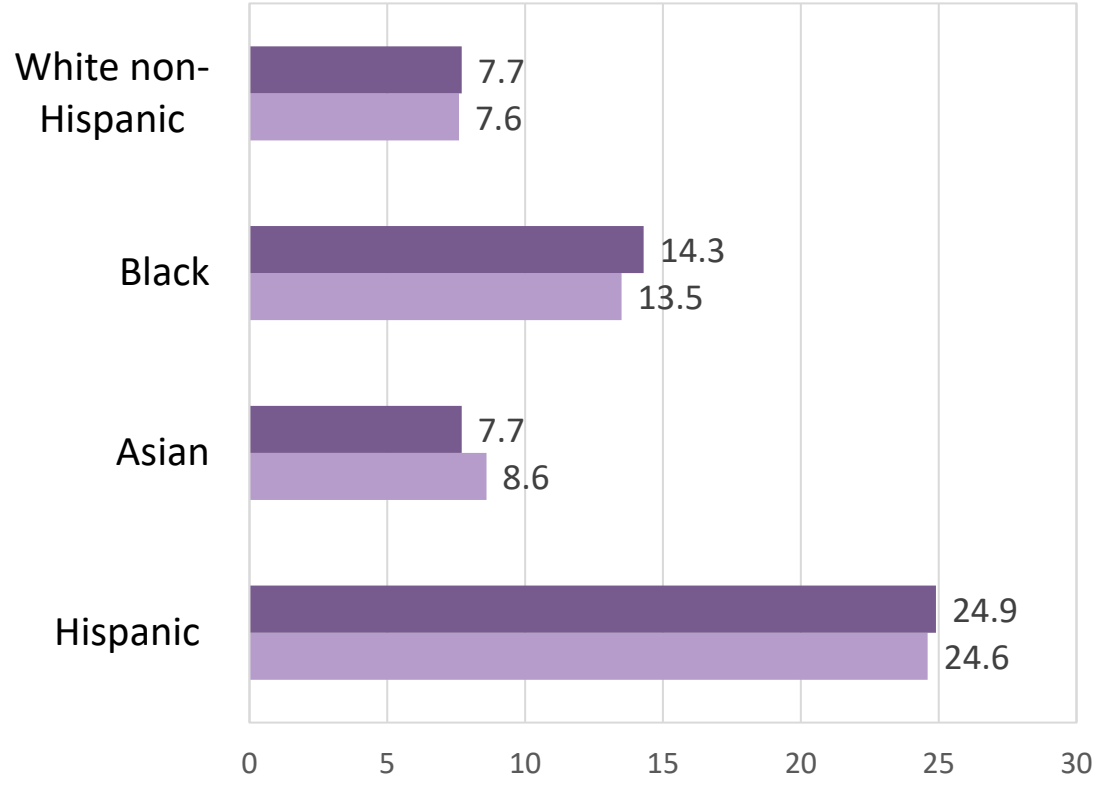Source: U.S. Census Bureau, Current Population Survey, 2019 and 2021 Annual Social and Economic Supplements (CPS ASEC).

Uninsured Rates by Race and Hispanic Origin and Age: 2018 and 2020

■ 2020
■ 2018

Children Under 19

Race/Origin	2020	2018
White non-Hispanic	3.8	4.2
*Black	6.0	4.6
*Asian	2.8	4.1
Hispanic	9.5	8.7

Adults Aged 19 to 64

Race/Origin	2020	2018
White non-Hispanic	7.7	7.6
Black	14.3	13.5
Asian	7.7	8.6
Hispanic	24.9	24.6

*Denotes a statistically significant difference at the 90 percent confidence level between 2018 and 2020.
Source: U.S. Census Bureau, Current Population Survey, 2019 and 2021 Annual Social and Economic Supplements (CPS ASEC).

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66

Uninsured Rates by Race and Hispanic Origin and Age: 2018 and 2020

Children Under 19	2020		2018		Percentage Point Change
	Percent	MOE[1]	Percent	MOE[1]	(2020 minus 2018)
White, non-Hispanic	3.8	0.3	4.2	0.4	-0.3
Black	6.0	0.9	4.6	0.8	*1.4
Asian	2.8	0.9	4.1	0.9	*-1.4
Hispanic	9.5	0.7	8.7	0.7	0.8
Adults Aged 19 to 64	2020		2018		Percentage Point Change
	Percent	MOE[1]	Percent	MOE[1]	(2020 minus 2018)
White, non-Hispanic	7.7	0.3	7.6	0.3	0.1
Black	14.3	0.7	13.5	0.7	0.8
Asian	7.7	0.7	8.6	0.8	-0.9
Hispanic	24.9	0.9	24.6	0.8	0.3

*Changes between the estimates are statistically different from zero at the 90 percent confidence level.

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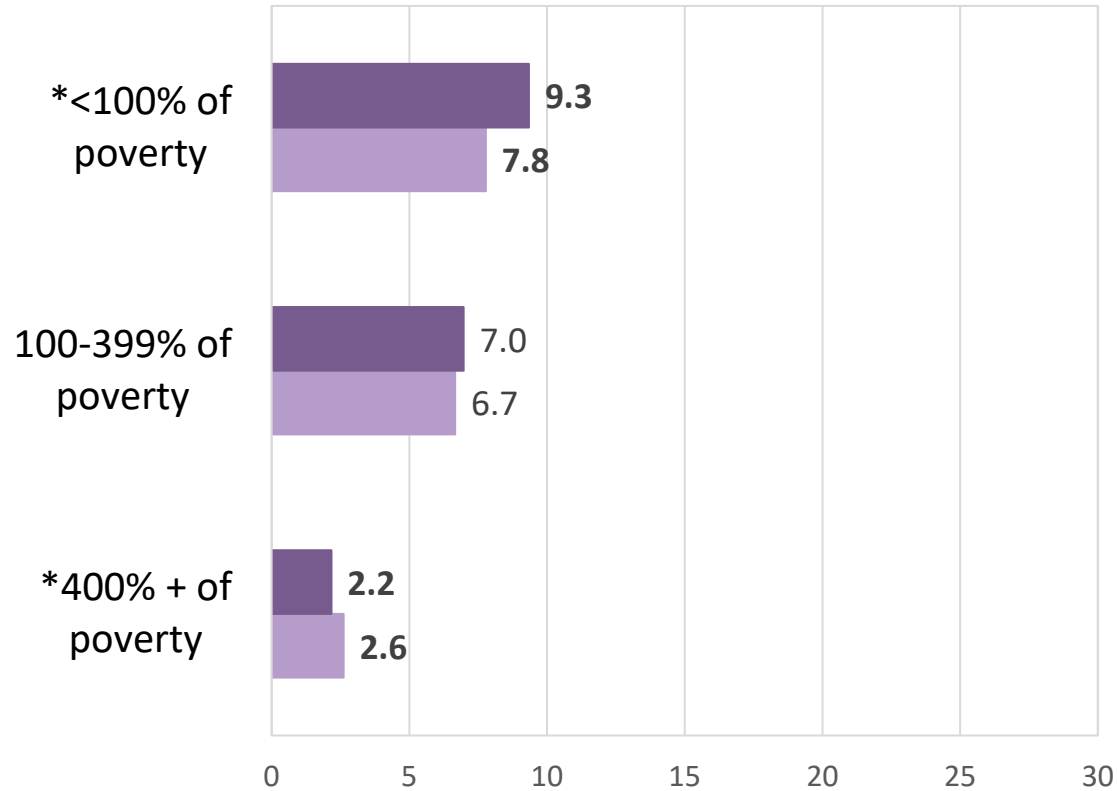
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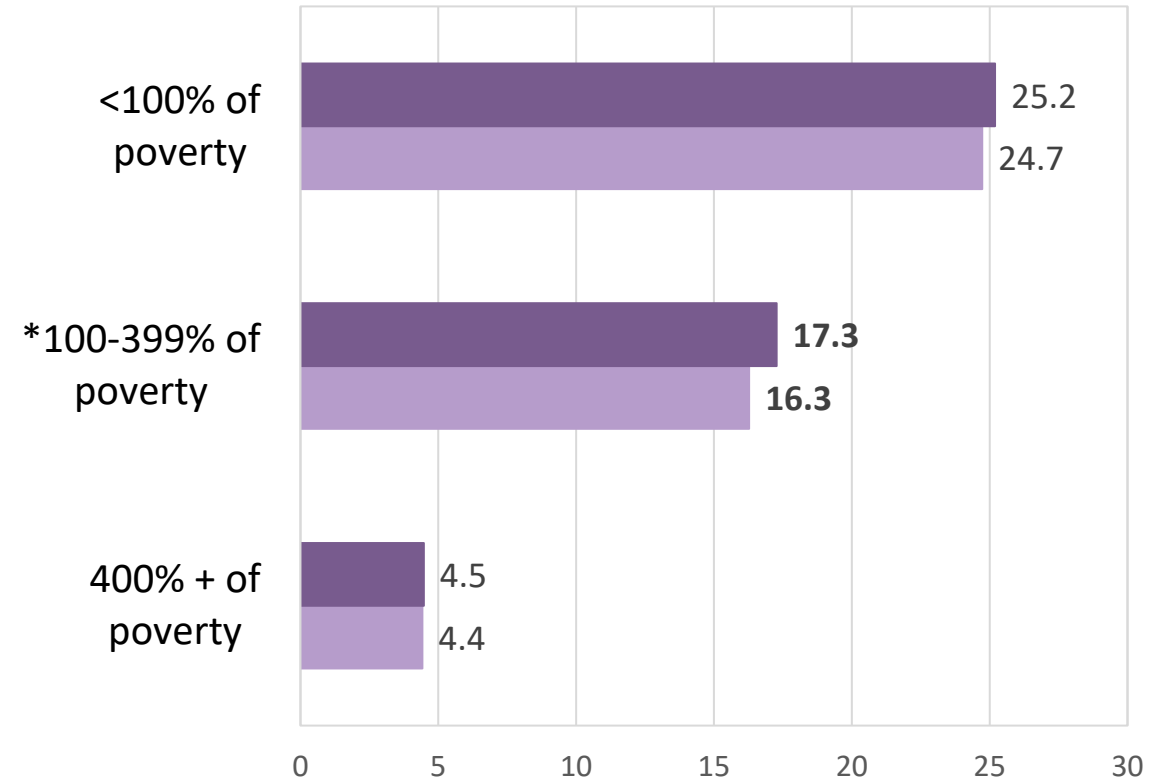Source: U.S. Census Bureau, Current Population Survey, 2019 and 2021 Annual Social and Economic Supplements (CPS ASEC).

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Uninsured Rates by Income to Poverty Ratio and Age: 2018 and 2020

■ 2020
■ 2018

Children Under 19

*<100% of poverty	9.3 (2020), 7.8 (2018)
100-399% of poverty	7.0 (2020), 6.7 (2018)
*400% + of poverty	2.2 (2020), 2.6 (2018)

Adults Aged 19 to 64

<100% of poverty	25.2 (2020), 24.7 (2018)
*100-399% of poverty	17.3 (2020), 16.3 (2018)
400% + of poverty	4.5 (2020), 4.4 (2018)

*Denotes a statistically significant difference at the 90 percent confidence level between 2018 and 2020.
Note: The poverty universe excludes unrelated individuals under the age of 15 such as foster children.
Source: U.S. Census Bureau, Current Population Survey, 2019 and 2021 Annual Social and Economic Supplements (CPS ASEC).

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67

Uninsured Rates by Income to Poverty Ratio and Age: 2018 and 2020

Children Under 19	2020		2018		Percentage Point Change
	Percent	MOE[1]	Percent	MOE[1]	(2020 minus 2018)
<100% of poverty	9.3	1.1	7.8	0.9	*1.6
100%-399% of poverty	7.0	0.5	6.7	0.5	0.3
400%+ of poverty	2.2	0.3	2.6	0.4	*-0.4
Adults Aged 19 to 64	2020		2018		Percentage Point Change
	Percent	MOE[1]	Percent	MOE[1]	(2020 minus 2018)
<100% of poverty	25.2	1.1	24.7	0.9	0.5
100%-399% of poverty	17.3	0.5	16.3	0.5	*1.0
400%+ of poverty	4.5	0.2	4.4	0.2	Z

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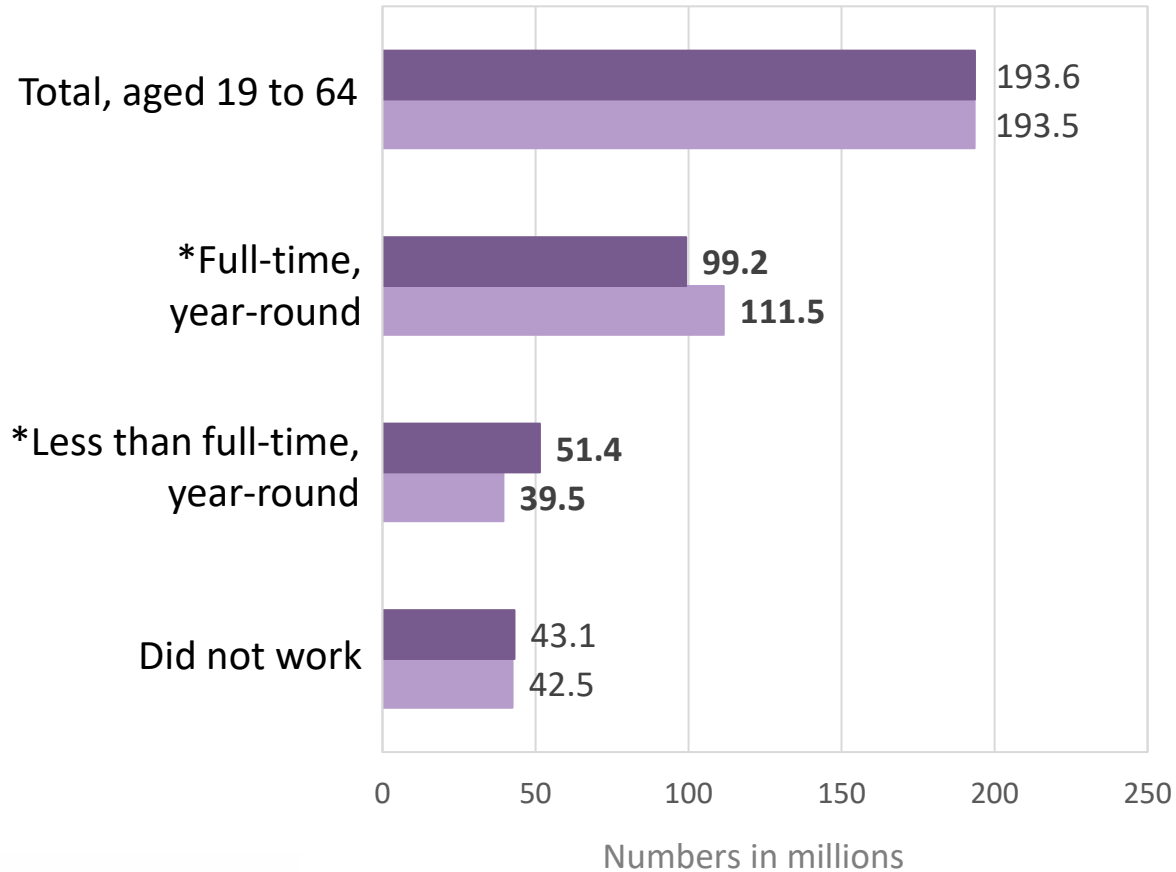
Notes: The poverty universe excludes unrelated individuals under the age of 15 such as foster children. Information on confidentiality protection, sampling error, nonsampling error, and definitions in the Current Population Survey is available at <https://www2.census.gov/programs-surveys/cps/techdocs/cpsmar21.pdf>.

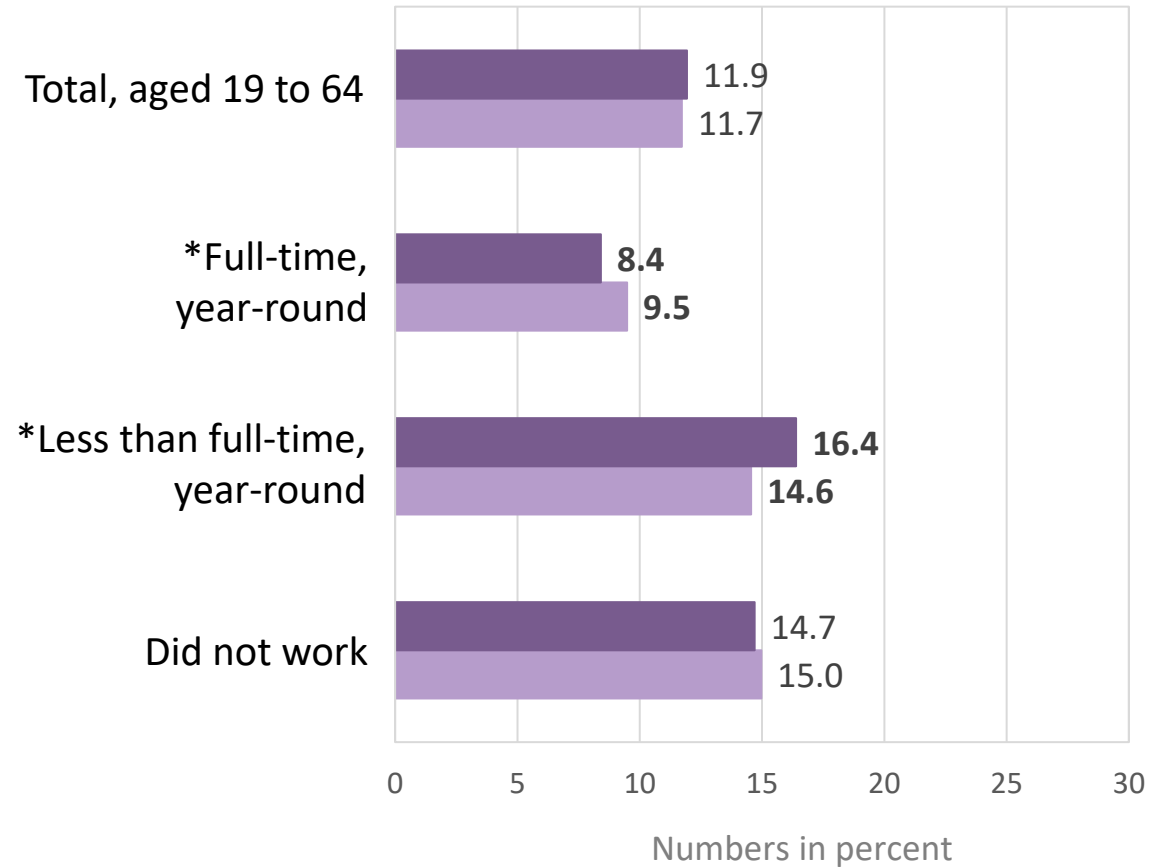Source: U.S. Census Bureau, Current Population Survey, 2019 and 2021 Annual Social and Economic Supplements (CPS ASEC).

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Adults Aged 19 to 64 by Work Experience: 2018 and 2020

■ 2020
■ 2018

Number of Adults

Total, aged 19 to 64	193.6 / 193.5
*Full-time, year-round	99.2 / 111.5
*Less than full-time, year-round	51.4 / 39.5
Did not work	43.1 / 42.5

0 50 100 150 200 250

Numbers in millions

Percentage Uninsured

Total, aged 19 to 64	11.9 / 11.7
*Full-time, year-round	8.4 / 9.5
*Less than full-time, year-round	16.4 / 14.6
Did not work	14.7 / 15.0

0 5 10 15 20 25 30

Numbers in percent

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*Denotes a statistically significant difference at the 90 percent confidence level between 2018 and 2020.
Notes: Details may not sum to totals because of rounding. Number of adults rounded to nearest million.
Source: U.S. Census Bureau, Current Population Survey, 2019 and 2021 Annual Social and Economic Supplements (CPS ASEC).

68

Adults Aged 19 to 64 by Work Experience: 2018 and 2020

(Numbers in thousands. Margins of error in thousands or percentage points as appropriate.)

Number of Workers	2020		2018		Difference
	Number	MOE [1]	Number	MOE [1]	(2020 minus 2018)
All workers	193,646	328	193,548	318	98
Worked full-time, full-year	99,200	661	111,523	681	*-12,323
Worked less than full-time, full-year	51,387	604	39,483	461	*11,904
Did not work	43,058	629	42,542	535	516

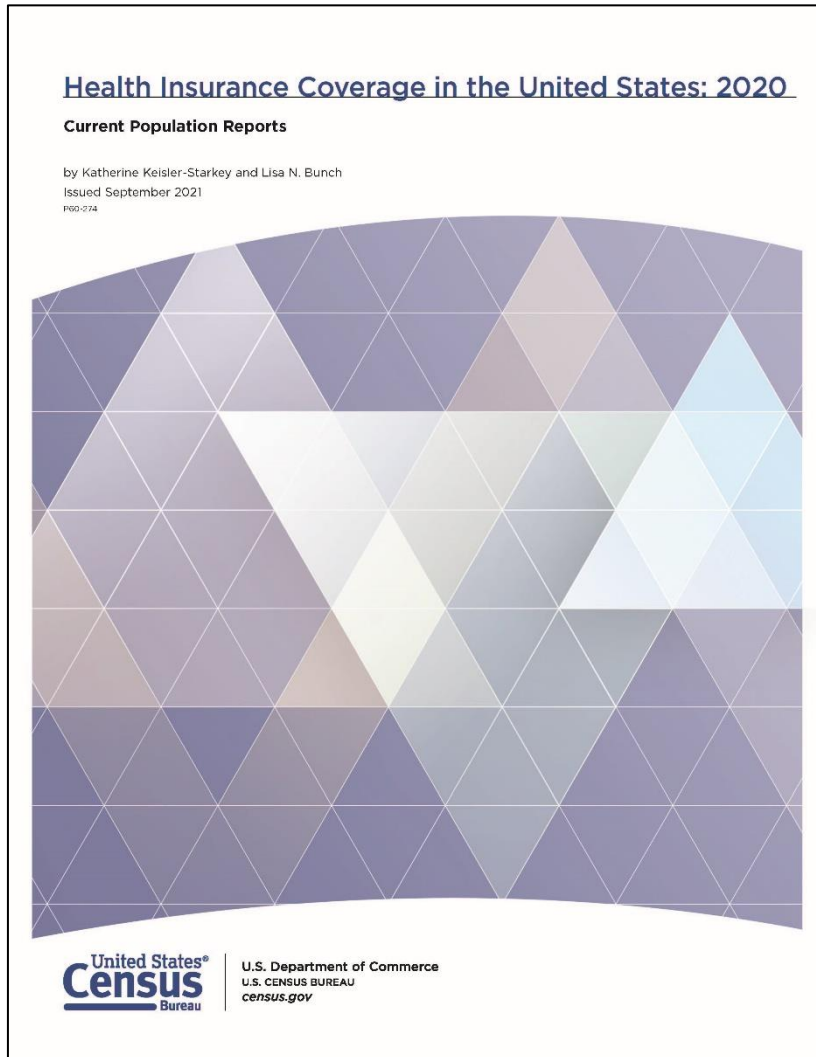| Uninsured	2020		2018		Percentage Point Change
	Percent	MOE [1]	Percent	MOE [1]	(2020 minus 2018)
All workers	11.9	0.3	11.7	0.3	0.2
Worked full-time, full-year	8.4	0.3	9.5	0.3	*-1.1
Worked less than full-time, full-year	16.4	0.5	14.6	0.5	*1.8
Did not work	14.7	0.5	15.0	0.5	-0.3

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Source: U.S. Census Bureau, Current Population Survey, 2019 and 2021 Annual Social and Economic Supplements (CPS ASEC).

For more information:

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- *Health Insurance Coverage in the United States: 2020*

- Detailed and Historical Tables

- Research Matters

  - Transitions in Health Insurance Coverage: A look Inside Annual Health Coverage Statistics

- America Counts: Stories Behind the Numbers

  - Private Health Insurance Coverage for Working-Age Adults in Early 2021 Drops Since Early 2019

  - Uninsured Rates for Children in Poverty Increased 2018-2020

- Working Paper

  - Coronavirus Infects Surveys, Too: Nonresponse Bias During the Pandemic in the CPS ASEC